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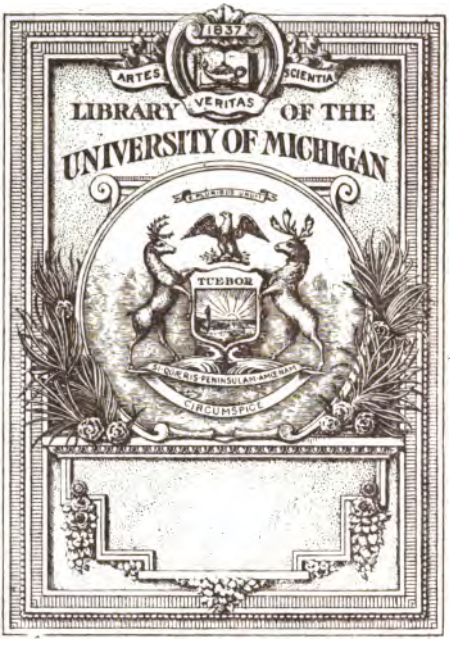
Munson's First Dictation Book

Business Letters



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By

James E. Munson

Author of "The Art of Phonography," "A Shorter Course in Munson Phonography," "Munson's Phonographic Reader," etc.

G. P. Putnam's Sons
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1904

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JAMES E. MUNSON

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PREFACE.

The letters contained in this book are copies of real business letters received from shorthand writers engaged in doing amanuensis work in business offices in various parts of the United States and Canada, and are given just as they were originally typewritten, even to including the usual characters and abbreviations employed by business men in their correspondence, such as B/L for *bill of lading*, # for *number*, % for *per cent.*, " for *inch*, etc.

Words that are connected by hyphens are intended to be joined in phrases in writing. When *to* is indicated by placing the next word in the Fourth Position, the two words are treated as a phrase and a hyphen is placed between them; thus, *to-be* (B⁴).

At the end of each letter the number of words in the letter is denoted in figures. In counting words the rule prescribed by law in determining the number of words in a folio (100 words) has been followed, every figure, character, and abbreviation being considered as a word.

J. E. M.

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DICTATION BOOK.

LETTER No. 1.

DEAR-SIR: I-have before me your-favor-of-the 22d inst. to-your Mr. Butz with-reference to-bill rendered by-your company for castings furnished this company for repairs to-your car 9807. It-is quite true that-the rules do-not provide for-the second-hand material, when furnished for repairs to cars; but I-would like to-ask-you as-a-matter-of fairness to-all concerned, if-you-do-not consider that charging us full price for second-hand material is-not quite-the right thing to-do? We certainly would-not feel like doing so if-we furnished second-hand material to another company, and-the fact that-the material will-be acceptable to-you for-the reason that-the castings were used in repairing your-own cars, seems-to-me has nothing to-do with-the case. I leave-the matter entirely with-you and if-you-think it-is proper that-this company should-be charged full rates for-this second-hand material, we-will accept-the bill. Will-you-kindly let me hear from-you at-your early convenience, and oblige, Yours-truly,—195.

LETTER No. 2.

GENTLEMEN: Replying to-your favor-of-the 25th inst., would-say we very-much regret-the delay occa-

sioned by-our inability to-ship your order of-the 7th inst. as promptly as we-could-have wished, owing to-the very large demand for our goods, especially in-the paper and roofing line at-the-present-time. Personally, we-have-done all we-could to-hurry forward this shipment, making full use-of-the wire in-our endeavor to-do this. We-have advices, as advised your office by telephone last week, that-the goods have-been shipped from New-York and therefore believe the goods were delayed in transportation. We-are starting wire tracer to-day from this end and trust to-be-able-to get the goods to-you in very short order. Yours-respectfully,—136.

LETTER No. 3.

DEAR-SIR: As per your-letter-of Nov. 17th I-take-pleasure in forwarding-a set-of blue-prints of what-is-known as-our standard 35 ft. box car, also-a set-of specifications herewith. This car is 35 ft. over end sills and 34 ft. 4¼ in. clear on inside. This works to-better advantage in loading lumber, &c., also in shipping cotton, hay, &c. With-the high grain doors applied to-this car a-thousand bushels of wheat or grain can-be placed in-the car without trimming. We-have adopted what-is-known as-the Fox Pressed Steel Truck, shown on blue-prints, and-have-been applying them for about six-years, and-they-have given very satisfactory results. Until lately we-have-been using-the double board roof, but, owing to-improvements which-have-been made in-the application of metal roofs, in-the past year we-have-been applying what-is-known as-the Chicago roof, shown on blue-prints. The Winslow roof is also very similar in construction. We-

have-been using-the Dunham door, which-is shown on blue-prints, and find it very satisfactory. The cost of-this car would-be about $580.00. If-there-is any-other information you-desire, will-be-pleased to-furnish it.

Yours-truly, —225.

LETTER No. 4.

GENTLEMEN: Answering-your-favor of-the 14th inst., we-are inclosing-you our trade list prices on-our paints, on-which we-can give-you a discount of 10% f.-o.-b. this-city. We-are sending-you under separate cover our paint pamphlet, from which you-will-note the different uses our various grades of paint are put to. The price of-our enamel is $2.50 per gallon and we-believe it-will answer the purpose for-which-you want to-use it,—namely, on surface beer coolers. Trusting that-this-is-the information you-desire and hoping soon to-be in-receipt-of-your orders,

Yours-respectfully,—115.

LETTER No. 5.

GENTLEMEN: We-have your-favor-of 17th inst., and note same carefully. Replying thereto, we-beg to-say that we-have no catalogue of moulding cutters, since-the variety is practically unlimited, but we-would suggest that-you call-on one-of-the large sash and door companies of-your city, who will-be-able-to furnish-you with-a catalogue of mouldings, from which-you-can make-up estimates for cutters. We-find that not all operators of moulding machines work mouldings in-the same manner, so-that we seldom make an estimate

on cutters, unless we-know how they-are to-be-used. The operator ought-to-have-an idea of-the number-of inches of-the moulding bits he-will require, and can readily figure cost, knowing how-much per-inch the cutters would cost him. We-have quoted you a price on moulding cutters of 35 c. per inch. We-have-no-doubt you-can buy-them at a-little less-than that by going to-the knife makers direct. Perhaps they can give-you more information with-reference to cutters such-as you-would like. Very-truly-yours,—195.

LETTER No. 6.

GENTLEMEN: Yours-of-the 26th at-hand. The one 2 candle power, 52 volt and-the one 2 candle power, 110 volt lamps we-cannot ship. In testing the-other lamp that-you sent us we-see that-it-is marked 6 volts. 6 volts amount to really nothing on-the lamp, and we-find, as near-as we-can possibly test, that-it-is a 3 candle power, series lamp, same-as our #169. The amperes of-the lamp are very high. Our lamps are much more efficient than-the sample sent us. The lamp that-you sent us takes over an ampere of current. We-will make-you same style, #169, page 27 of-our catalogue, in hundred lots for 35 cents each, net-cash ten-days. Yours-truly,—143.

LETTER No. 7.

DEAR-SIR: I-beg to inclose herewith special tracer for quite a number-of our coal cars now charged to-your system that-were delivered prior to-Nov. 20th. While every car shown on-this tracer should-have-been loaded

with our supply coal and delivered to-our line before this-date, I-would call-your special attention to-some that-are quite ancient, as cars—

12948 since Oct. 12th—
21710 " " 11th—
48279 " " 14th—
48424 " " 28th—
45861 " " 29th—
55683 " Nov. 1st—

We need not-only the cars but the coal, and would thank-you to-have them all promptly placed at-the mines and loaded with our supply coal.

Yours-truly,—150.

LETTER No. 8.

SIR: You-are informed that-the sample Operating Table (improved form), submitted by-you under date of June 29th, is found to-be satisfactory, and you-are directed to complete the remaining five, in-a similar manner, and deliver at-your earliest convenience, the cost not-to-exceed seventy dollars ($70) each. You-will, also, send to-our store at Philadelphia, properly packed for transportation, 6 Operating Tables, same-kind, and six Operating Stools of latest pattern.

Very respectfully,—86.

LETTER No. 9.

GENTLEMEN: Replying to-your-favor-of 13th inst., contents of-which we-note carefully, we-beg to-say that-we managed to find some more washboard zinc in-the-city, a-little lighter, however, than you-are using,

and adjusted the rolls to-overcome-the objection to-which-you refer. This is-a very simple matter which-can-be remedied at any-time by-the use of-a wrench. We-are shipping-the machine to-you to-day. We-have-no-doubt, however, that in-order to-use No. 7 zinc it-will-be necessary for-you to-make an adjustment in-the rolls after-you receive-the machine, but think you-will succeed in doing so without trouble.

Yours-truly,—122.

LETTER No. 10.

DEAR-SIR: Under separate cover we-take-pleasure in sending-you one-of-our circulars. Your-letter has-been forwarded to-our Mr. John F. Card, whose address is 123 North Ionia Street, Grand Rapids, Michigan. Kindly communicate with-him at-once, as he-is doing-a hustling business in-your-part-of-the country. Will say that we-have an agent in California, also one in Washington, and-the rest of-the territory that-you speak about is at-present unoccupied.

Yours-truly,—86.

LETTER No. 11.

GENTLEMEN: Yours-of-the 16th at-hand. Will say that we-are in press now with catalogue, and-have-the promise that it-will-be delivered to-us Saturday. We-will take-pleasure in sending-you copies of-the same. Will say that we-are making-the finest miniature lamps of any house in-this-country, we-will except none. In-any-way that we-can serve you, we-are at-your command. Yours-truly,—76.

LETTER No. 12.

DEAR-MADAM: Replying to-your favor without date, I-notice your statement that-we transferred your trunk on October 7th. If-you-will-be kind-enough to-advise me where-the trunk was coming from on October 7th, and to-what point it-was going, I-will-be very-much obliged to-you. I-would also be-glad to-have-you furnish me with list of contents as requested in-my previous letter. Assuring-you that we-are doing everything possible to-locate-the trunk, and asking from-you all assistance towards-that end by furnishing any information that-would assist us, I-am, Very-truly,—106.

LETTER No. 13.

GENTLEMEN: We-have-your favor-of 22d inst., and replying thereto, beg to-say that-the belting we handle is strictly short lap, and-the best price at-which we-can buy-it is 60% off list and-we pay-the freight; so you-see that 50%, which-we named you, is-a very liberal discount; but in-order to-help-you out on-this one deal, we-will allow-you a discount of 50 and 5%, which-will let-us out about even on-the belting. We-regret exceedingly our inability to-serve you better in-this-matter, but trust that-the above concession will meet your approval. Yours-truly,—119.

LETTER No. 14.

DEAR-SIR: Yours-of December 5th at-hand. We-do-not-know exactly what-you want, but if-you-will refer to-our catalogue and give us the number-of what-you wish, stating-the voltage, we-will-try to-send-you

a sample that-will work. We-are sending-a great-many of-our telephone lamps west. Can-you use anything of-this style? If-so, kindly let-us know.

Very-truly-yours,—74.

LETTER No. 15.

DEAR-SIR: In-reply to-your favors of-the 9th and 20th ults. I return herewith bill 3346 against your Company for $63.32. I-inclose herewith defect-card covering-the wrong material applied to car 657. Our record shows the draw-rod properly repaired on car 1156. Our charge on car 2678, covering train-pipe and angle-cock, would advise this train-pipe was defective and split through being rust eaten and-the angle-cock was weakened on-account-of key and body being worn-out. There-was no evidence whatever of rough usage on-this car at-the-time we-made the repairs. Our records on car 117 show-a Swift Safford drawhead applied to car, and it-was-not chipped as described by-the owners when applied by-our men, and-we consider-the same a proper fitting drawbar in every respect.

Yours-truly,—114.

LETTER No. 16.

DEAR-SIR: We-are in-receipt-of-your favor-of-the 28th, inclosing requisition for additional supplies, and note what-you-say in-regard to literature concerning Five Year Dividend policies. We-have to-day shipped-you a small lot of supplies, which includes all we-have in-the-way-of illustrative matter for-this form of policy. The rates of premium for-the Five Year Dividend policy

are-the same-as for-the Accumulative Dividend forms, and-this, you-get from-your Rate-Book. As per your request, we-send-you herewith a sample policy, made out for $1,000 on-the Five Year Dividend plan, age 29, and beg to-say that-the information necessary for a thorough understanding of-the above-mentioned form may-be-found on-pages 234 to-236 of-the Agents' Manual, a copy-of which is in-your-possession. We-shall at any-time be-glad to-write-you fully in-regard to-matters about-which you-are in-doubt.

Very-truly-yours,—180.

LETTER No. 17.

DEAR-SIR: In reply to-your letter-of-the 16th inst. and returning herewith our bill against your Company for $226.03: In-regard to-charge against car 11692, would-say we applied two draft springs which weighed 26 lbs. each and charge as shown on-bill is correct. Relative to-charge of 15 hours against car 10640, the charge for changing end sills under siding is correct according to-the rules, as you-do-not specify whether sheathing is horizontal or perpendicular. In-the-case-of car 11467, our Mr. Chaffee personally examined this car and found defects were partially old and partially new. The charge for hose is also correct as same could-have failed under fair usage between time of inspection and-the date of application.

Relative to cards issued by-your Company for owners' defects: I-would-say that-this Company has assumed the position that if card is issued in error by one-of-our inspectors, this Company is responsible and we-have-been working under-this decision for-some-time past.

I-would also call-your-attention to-Arbitration Case 399, but would-say, however, that-we-do-not wish to-be considered as taking advantage of any technicalities of-this-kind and if you-are of-the opinion that it-would-be unjust to-your Company to-pay bills on authority of M C B defect-cards issued in error by-your people, I-am perfectly willing to-withdraw bills; but I-would-say we-have paid bills under similar circumstances.

Yours-truly,—281.

LETTER No. 18.

GENTLEMEN: Referring further to-your-letter of 24th inst., beg to-say that-the bill-of-lading for-the shipment to Canal Dover, Ohio, was forwarded to-you on-the 23rd inst. We-note what-you-say with-reference to-the Hand Planers, and beg to-say that, as-you-have-been quoting them, you-are all-right. Awaiting further commands, we-remain, Very-truly-yours,—68.

LETTER No. 19.

DEAR-SIR: We-have collected principal, interest, costs, and attorney's fees from Miller & Miller for our claim against E. B. Smith, suit against whom is now pending in-the Superior-Court of Stewart County. You-will-therefore have-such entry made upon-the records as will show that-the claim is fully satisfied, and can then mail-the inclosed mortgage to Smith at Oswichee, Ala. We inclose-you check for $27.83, $16.40 of-which is-your fee, and-the balance, costs in-the-case. Yours-truly,—95.

LETTER No. 20.

DEAR-SIR: We-are in-receipt-of-your valued favor-of-the 26th inclosing draft of Mr. Hardin on-us for $7.29, with tax receipt attached. Mr. Hardin has promised to-send us some cotton and as-soon-as he does so we-will pay his draft if returned to-us. We inclose it herewith. Yours-truly,—61.

LETTER No. 21.

DEAR-SIRS: Replying to-your favor-of-the 29th: We-will ship-you 100 yds. bagging and three bundles of ties. If-you ship us all-of-your cotton and-your business is of sufficient magnitude to warrant it, we-will charge-you no interest on shipments of bagging and ties.

Yours-truly,—56.

LETTER No. 22.

DEAR-SIR: We-note by-your postal just received that-you-have shipped forty sacks of cotton seed to-the Mutual Cotton-Oil Co. We-will notify-you what they bring as-soon-as we-receive-the money. We-are-not satisfied with-the-way you-are shipping us cotton, and-we insist that-you send forward at-once enough to-take-up the balance due on-your-note.

Yours-truly,—71.

LETTER No. 23.

DEAR-SIR: Replying to-your favor-of 18th inst., we send-you by-this mail, under separate cover, a copy-of

our woodworking machinery catalogue, and quote-you our Variety Wood Worker, with one 6″ slotted steel head, one pair-of knives for same, one each 18″ rip and cross-cut saws, mandrels, fill-up collars, one adjustable bevel ripping fence, one mitring cross-cut fence, also tenoning attachment with one tenoning head, a sliding table, and paneling attachment with panel heads, steel bridge and fence ..... $175.00 net cash, f.-o.-b. cars this-city, and we hope will merit your valued order. This machine is shown on-page 82 of-our catalogue, and-is most admirably adapted for-the work you specify, and we-are confident would give-you most excellent results and satisfaction. Hoping to-hear favorably from-you by-an early mail, we-remain,

Yours-truly,—157.

LETTER No. 24.

DEAR-SIR: Yours-of-the first instant is received, in-which-you speak-of a party who wishes to-buy the Smith farm for seven hundred dollars ($700.00). We-are now considering-an offer on-the farm, and it-is almost as-good-as seven hundred dollars ($700.00); but if-you-can sell the farm at-that price before we close-the deal with the-other party, we-will-be willing to-pay-you twenty-five dollars ($25.00) for making-the sale; though it-must-be without any trade in-it, that is, we-cannot accept-the property at St.-Paul as part payment, but will sell for part down and-the balance on-time, and would like to know within-a very few-days whether there-is any prospect of-a trade. You-are expected to cut the hay on-the farm in-accordance with former letters. Very-truly-yours,—169.

LETTER No. 25.

To-the Mayor of-the City-of San-Francisco,
San-Francisco, Cal.

DEAR-SIR: In-view of inquiries recently addressed to-this Department regarding-the agricultural value of street sweepings, garbage, and sewage, I-have authorized Dr. H. W. Wiley, Chief Chemist of-this Department, to undertake an investigation of-the extent of-the use-of these materials as fertilizers in-this-country, the results that-have attended their use, and-the best methods of applying them to-the soil. I-submit herewith letters and inquiry blanks, which-are intended for-the officials in-charge-of the collection and removal of these materials in-your city. I-shall-be grateful if-you-will forward these to-the proper officials, with-the request that-the questions be answered as fully as convenient, and-that-the blanks be returned in-the franked envelopes inclosed, and-thus greatly assist us in-this important investigation. It-is hoped that-this investigation will result in-the accumulation and distribution of information that-will-be of great value both to-the urban and-the rural population of-this-country.

Thanking-you in-advance, I-am, respectfully,
Secretary,—190.

Inclosures.

LETTER No. 26.

To-the Secretary,
Department of Agriculture,
Washington, D. C.

DEAR-SIR: I-am-directed by Mayor Phelan to-acknowledge the receipt-of-your blanks for information

regarding-the disposal of-the street sweepings, garbage, and sewage of-this-city. The blanks relating to street sweepings and sewage have-been referred to Mr. William F. Ambrose, Superintendent of Streets, City-Hall; those relating to-the disposal of garbage have-been referred to-the Hon. L. R. Ellert, president of-the Sanitary Reduction Works, Mills Building. The latter is-a private corporation, which holds a franchise from-the city. The works have-been in-operation only about two weeks, for-which-reason it-is-not likely that-you-will receive very early or full information regarding-the disposal of-the city's garbage.

Very-truly-yours, Clerk,—134.

LETTER No. 27.

DEAR-SIR: I-have before me the October number-of your journal, and-I-have read carefully the editorial "What Will Become of Them?" I-notice that in concluding this article you-say with-reference to-our Company: "We-shall leave our explanations until another issue, when it-will merit more attention." As-a public journalist, I-have-no-doubt it-is-your desire to-place the true facts fairly before your readers, and to-assist you in-this desire, I herewith inclose a copy-of our President's address to-the policy holders at-the last annual meeting. You-will-find that-this address contains all-the information necessary to-arrive at-a just conclusion of-the Company's position. This article in-your magazine refers to-several organizations doing business on-our plan which-have either failed or been absorbed by other companies, and mentions particularly the failure of-the ——— about-which we-have heard so-much of

late. Don't you-think it-is unfair to-lay the cause of-the failure of-that company to-the system-of insurance which they pretended to-work under? That institution, as-a well-known insurance man aptly says, "Violated every principle of life insurance, including common honesty. It-was systematically looted from-its very inception by-a set-of officers who obtained control, and ran it as-a means of private profit, which refused and neglected to-assess for losses as-they accrued and as-the law of-its organization demanded; it ignored the warnings of friends and-the predictions of enemies alike for a dozen years, and-committed every possible and impossible blunder in administration; loaded itself with all-the riff-raff in-defiance of-common-sense and business prudence, and which-would issue a policy and undertake to-insure anybody not actually bedridden. Yet it carried on business for-many years; paid out losses approximating $12,000,000, and survived for-years such attacks as would-have wrecked most companies not working under-the assessment system."

In-opposition to-all this, you-will-observe by-the President's address to-policy holders, and replies to-the questions of-the Editor of-the ——— that our Company is-a purely mutual corporation in-which ownership is absolutely vested in-the whole body of policy holders. No director, officer, or any-other-person, has any right vested or-otherwise in-the Company which does-not belong to-every policy holder, and they-are all members of-the corporation in-the fullest sense, and these policy holders are-the absolute owners of-the Company.

I-shall-be-glad to-answer any questions with-reference to-the Company and its standing at any-time.

Yours-truly,—450.

LETTER No. 28.

DEAR-SIR: After finishing-the work on Orange-town station your carpenters should inspect all rivets in iron bridges and draw-bridges west of St.-Lawrence, and-then can commence working on-the miscellaneous jobs enumerated below:

Repairs of plank crossing on Ralston Street, and sidewalks on-both-sides of said street.

Putting new shingle roof on switch tender's shanty and gateman's shanty at-the first crossing north of 27th Street turntable.

Putting up brackets for fire pails in-all stations and freight houses on-your Sub-division.

Framing ties, mile posts, etc. and making cattle guards for use on-the new Ellers Branch of-the S. T. & M. Ry.

Please advise us as-soon-as all of-this work has-been completed, and-I-will then outline work for-your gang for June. Of-course, in-addition to-the above, you-will also attend to-such miscellaneous work as may-be-made necessary on-account-of-the construction of-the new elevator at Farmington. Yours-truly,—167.

LETTER No. 29.

GENTLEMEN: Complying with-your valued request, we-beg to-quote-you our No. 2½ Clipper, Planer, Matcher and Moulder, as per inclosed circular, complete with counter-shaft, four 25″ planer knives, two 24″ planer knives, a pair-of beading bits, a pair-of patent siding bits, a pair-of three winged gun metal matcher heads, fitted with solid milled matcher heads, or-a pair-

of Shimer patent matcher heads if preferred, and-the necessary wrenches.....$500.00 net, f.-o.-b. cars this-city. The l. c. l. freight rate from this-city to-your railroad-station is 75c. per 100 lbs. and you-will-find the weight of-the machine given on-the inclosed circular. We guarantee the machine to-be as represented in every respect, and hope to-be favored with-your valued order by-an early mail, which we-are in-a position to-give immediate attention to, having-the machine, complete as described above, in-stock. Awaiting-your commands, we-remain,

Yours-truly,—179.

LETTER No. 30.

DEAR-SIR: I-find that it-will-be impossible for-me to-dispose of-your interest in-the pending applications for more-than $5,000. I-have-a man worked up to-that sum, and-I-think I-can bring him around in-a week-or-two. He lives out-of-town but will-be in-the city next week and-I-have an appointment with-him on Friday. I-do-not-feel that I-should-be-called upon to-do all-the work I-have-done in-this-matter without some pay; and will-therefore make my terms $250 if you-are willing to-take-the $5,000 for-your interests. The terms are to-be spot cash for-the patent. Kindly inform me at-your earliest convenience what I-shall-do in-the matter. Yours-very-truly,—144.

LETTER No. 31.

MY-DEAR-SIR: I-am in-receipt-of-your favor-of-the 31st ult., inclosing $14.97 covering premium on-your

life insurance-policy. The chances are that-the enterprising agent to-whom you refer knows very-little about life insurance, and may-be quite sincere in making-the statement that-the principle upon-which our Company is founded is-not sound. I-have-known a number-of such agents, and it-is astonishing how little they know about-the principles of life insurance. They get their rate-book and are loaded up with-the different kinds of policies sold by-the company they-are going to-represent, become proficient in making-up estimates which are-not to-be depended upon, which-is after-all the principal bait offered by these enterprising individuals, and further-than-that they know very-little. They also load themselves up, if-possible, with scurrilous literature, which-is published by some irresponsible journal, and where they find one-of-our policy holders they do their utmost to-disturb him, and if-they cannot do it by argument they try to-make him believe that our management is-not honest, and-that-we-do-not pay our claims, etc. The failure of-the company you refer to, whose system was similar to-ours, is of-course the principal argument these agents use against-us at-present. They blame the failure of-that institution on-the system, when in-reality the system had nothing whatever to-do with-it. You might-as-well condemn the Canadian banking system because a certain bank failed as-to claim that our system-of life insurance is responsible for-the failure of-that institution, as in-reality it failed through mismanagement. When-you come to-the city next week I-will-be-glad to-have-you call at-our office, when we-can talk over-the matter to-much better advantage personally than by-letter.

Yours-very-truly,—332.

LETTER No. 32.

DEAR-SIR: Referring to-yours attached, I-have investigated this-matter and find that-the damage to-the interlocking on-account-of-the said derailment of T. F. & L. Engine 773 on-the 3rd inst. was $45.00 and-the damage to-the track $31.27, making-a total of $76.27, as was shown on special reports sent-you a few-days-ago. Immediately after-the derailment occurred it-was-found that-the switch was thrown under-the coach, thus derailing-the same. Both the interlocking and-the switch were in good order and-the switch properly furnished with detector-bar, the detector-bar being on-the inside-of curve. The gauge was necessarily left a-little wide and-as-the train was running at-high speed, it-was possible to-throw-the switch under-the coach. The detector-bar has now been lengthened out so-as to-extend out on-the straight track east of-the curve, which-will no-doubt prevent a recurrence of-the accident. The lever-man seems-to-have done nothing in violation of orders, and-the conductor of No. 48 is undoubtedly in error in-his report.

Yours-truly,—207.

LETTER No. 33.

DEAR-SIR: Referring to-your conversation to-day, would state that we-will furnish the 40 ton Crane, arranged as-you require it, with-the extra lift, all gearing to-be of steel, for-the sum-of $14,870.00 f.-o.-b. Chicago, Illinois. This is-a concession of 10% from-the price quoted, also of delivery. We-could deliver in from 45 to-50 days from receipt-of order, if order is placed

promptly. We-believe this-is-the most substantial and-convenient Crane made, and hope you-will deem it to-your interest to-place-your order with-us, which-we assure-you will-have our very best attention. The Crane is guaranteed by us in-all respects, and would-be placed entirely subject to-your approval. Hoping to-receive-your order, we-are Yours-truly,—147.

LETTER No. 34.

GENTLEMEN: Will-you please inform us whether anything has-been-done towards purchasing Driving-wheel Lathe, proposition on-which we-made you a few weeks-ago, also, whether further information is desired. If-you-think it advisable, representative will-be-pleased to-call and see-you regarding this-matter, and will-be prepared to more fully explain-the merits of-the tool offered. The machine is of-the highest grade in-the market. It-is-the very latest in-design, of-the best workmanship and material and fully guaranteed. Trusting to-hear from-you, we-are

Yours-truly,—99.

LETTER No. 35.

DEAR-SIRS: I-find on-my return, a B/L from-the Mass. Loom Co. for a shipment of looms on-the 16th. It does-not state how-many looms, nor whether any beams are included, which they-have-done in previous shipments. As we both thought you-would reach there before-the shipment was made and-have-a talk with-them as-to some-of-the details of-their construction, probably it-would-be well-enough for-you to-wire

them to-withhold further shipment until your arrival; this would-not inconvenience us any, as we really prefer to-have the shafting erected before-the looms come along. This, however, we leave to-your good-judgment. Yours-truly,—121.

LETTER No. 36.

GENTLEMEN: Our Mr. Spencer will visit your city very shortly and we-would-be willing to-have him give-you some-of our figures on-the contract should-you be-able-to reciprocate. We-are shipping-the marble mantels to-day via-the West Shore line, and judging by what-you-say in-reference to shortage, we-are almost sure the goods will-not reach-you too late to-enable-you to-close the deal. Wishing-you well, I-remain

Yours-very-truly,—82.

LETTER No. 37.

DEAR-SIR: I-have made arrangements to-have notices sent to-your office for-the taking of deposition of Mr. C. Davis, Superintendent of-the C. V. & C. Railway, Mt. Carmel, Illinois, in-the-case-of Kem against I. D. & V. R. R. Co. now pending in-the Tipton County Circuit-Court. It-is-quite probable that I-will-not be-able-to go-there myself and would like-you to-conduct the examination for-us. The suit is based on-the accident by-which one Louis Levy Kem was killed at-that highway crossing in Adams, Indiana, on-the 25th day of March, 1887. Mr. Johnson, who-was then train master on-the I. D. & V. R. R., was on-board the train at-the-time-of-the accident. The train in question consisted of-an engine and pay-car, engaged in paying

off-the employees of Humphrey & Tyler, receivers of-the Pan-Handle. Mr. Johnson in-his letter to-the General Superintendent of-this Company a few-days after-the accident, states that when-the accident occurred the train was running at about 25 or 30 miles per hour, and-that-the whistle was sounded and-the bell rung on-the engine in-the manner required by-the laws of Indiana. I-wish to-prove this fact by-him, and further if-he knows whether-or-not the train could-have-been stopped in-time to-avoid the accident after-the point where-the engineer could see Kem's team on-the track or road where this occurred.

Yours-truly,—271.

LETTER No. 38.

GENTLEMEN: We-have-your valued favor-of 3d inst., ordering one-dozen bolts and washers for-your 24″ planer, and one-dozen bolts with washers for-your 7″ Four Side Moulder, for-which we-thank-you. Same has-been entered for prompt attention.

Yours-very-truly,—49.

LETTER No. 39.

DEAR-SIR: Your-letter-of June 10th is received. In reply I-would-say that-there-is no occasion for-you to come here this month. I-have-not-been able-to obtain from-the Court an order, such-as I-desire, to-get the money out-of-the hands of-the County Treasurer, because we-have no special-terms in-the present month. I-believe I wrote-you that we-would-have-a special-term during-this month; but I-was mistaken in-this. I-have

therefore been unable to-do anything in-the matter, and it stands just where it did. Everything up-to-the-present-time is all-right. There-is-nothing wrong; but-the practice necessary to-get the money into your hands in-order-that-you-may pay the debts, etc., is somewhat complicated, and-the course to-be pursued is rather undefined. I-will, however, look-after-the matter as-soon-as-possible, as I-am as anxious as-you to-have-it out-of-the-way.

You-may say to-the gentleman referred to in-your letter that-I-am perfectly willing he should come here to-look-after-the Harrison matter, and if-he-will call-upon me I-will do all in-my power to-explain it to-him and give him its present status.

Yours-very-truly,—228.

LETTER No. 40.

DEAR-SIRS: I-have your-favor-of-the 24th instant; contents noted. If-you-will refer to-my letter-of-the 2d instant, you-will see that I distinctly stated that-the rates quoted were subject to-the clause "free of claim for damage if liable for-the total loss of-a part if amounting to-5% of-the entire shipment." This means that-we-do-not pay any claim for damage or particular average, but we pay for-the total loss of-a part-of-the shipment if amounting to-5%. Yours-truly,—99.

LETTER No. 41.

DEAR-SIR: I-return herewith your bill as above and would call-your-attention to-the fact that-you allow us

credit in-the-case-of car 3096, 140 lbs. cast scrap. If-the bar removed is-the one we applied, credit should-be allowed for 190 lbs. The arch-bar applied to car 3219 was an exact counterpart of-the one broken and when adjusted and in place, the centers of journals showed ⅛″ less from centers than-the opposite side-of trucks. Had-the bar been ¾″ more set, as-you-claim, the centers would-have-been further apart. We consider that no charge should-be-made against-us for-this car. With-reference to-springs applied to car 3370: Please note that our springs were proper length and ¾″ more in diameter than-the spring you applied, at-the-same-time in allowing credit, you-give us only 22 lbs. scrap and charge 24 lbs. for-the springs applied. Kindly have bill corrected, and oblige,

Yours-truly,—192.

LETTER No. 42.

DEAR-SIR: Your-letter-of-the 15th inst., with-reference to-the sale of five barrels of cottonseed oil to Mr. Thomas Crawford is received. The price charged Mr. Crawford f.-o.-b. Kansas-City is merely the New-York market price with local freight added. If other dealers made quotations on-the same day, or even the next day, at less-than 45 cents they-were-not informed of-the change in-the market, or-else they made prices on-a grade of goods that-we could-not guarantee as prime winter yellow. You-will please explain to Mr. Crawford, and disabuse his mind of-the supposition that-he-was charged a higher price than other firms are charging for strictly pure guaranteed cottonseed-oil.

Yours-very-truly,—131.

LETTER No. 43.

MY-DEAR-SIR: In-response to your favor-of-the 12th instant, I herewith inclose policy #934734 issued to Josiah Ringer for $2,000 insurance. It appears that Mr. Ringer has-been in-the-habit of getting on periodical sprees, and-our Medical Director has-been holding-the application in-consequence. This morning I received a-letter from-the Medical-Director, in-which he informs me that-the Medical-Board has decided to issue a policy to Mr. Ringer with what-is called a single premium lien condition, which lien is-to stand for three-years. If at-the end of-that-time Mr. Ringer can show that he-has abstained from-the use-of liquor for-this-period the-Company will remove-the lien and give him the full amount of insurance mentioned in-the policy. The lien will amount to about $700.00, so-that during-the three-years the insurance carried by-the Company on-his life would-be in-the neighborhood of $1,300. Now, if appears to-me that it-would-be a good thing for Mr. Ringer to-have-a policy of-this-kind, as-it might be-an incentive to-him to-refrain from-the use-of intoxicating liquors, and-I-thought you-might have some influence with-him. Kindly call Mr. McLaughlin's attention to-this, and between-you you-may-be-able-to have it fixed up satisfactorily. Wishing-you the-compliments of-the season,

Very-sincerely yours,—259.

LETTER No. 44.

GENTLEMEN: We-have your-favor-of-the 6th inst., ordering 25 1-pound boxes of "Eureka" starch.

We-will make this shipment and prepay freight on-

it, but have to-inform-you that in-future we-cannot prepay freight on shipments of less-than 100 pounds.

Trusting that in-future you-may-be-able-to order atleast 100 pounds at-a-time, we-are

Yours-very-truly,—73.

LETTER No. 45.

DEAR-SIR: I-returned last Friday from a four weeks' trip in-the northern-part-of-the State, and after visiting all-the agencies in-the neighborhood of Cleveland and Sandusky I-found considerable mail awaiting me. I started for Cleveland on-the 14th and requested that my mail be-sent from-the office to-that place in care-of our agent there, in-order-that I-might dispose of some of-it and not have-it all to attend-to on-my return. For-some-reason this was-not done.

I-would-say for-your guidance that from-the present indications the wheat crop in-that part-of-the State will fall short of-the usual crop, and business of-all kinds is very quiet. The people seem to-be in good spirits, however, and-I-think they will-be-able-to get on without having to-burn or fail in-business.

I-am in-receipt-of-your letter in-regard to-losses at Bothwell under tornado policy and-also loss under policy No. 160, Ewell agency, and in reply I-would-say that so-far-as I-can-tell now, I-shall take-up the Bothwell loss on Tuesday and-the Ewell loss very-soonthereafter.

I telegraphed you this morning that I-had returned from a four weeks' trip and-that I-would-be here to-day, but would leave for Charlestown to-morrow.

Yours-very-truly,—243.

LETTER No. 46.

DEAR-SIRS: The boats are now coming to-Columbus, and-we would-be-glad to-have-you begin shipping cotton to-us. At-the-present low price it-might pay to hold, and if-you-desire to-do-so we-would-be-glad to-make-you advances on-your shipments. Please let-us-know by return mail when you-will begin shipping to-us. Yours-truly,—66.

LETTER No. 47.

DEAR-SIR: At Hudson I examined our risks and found them all desirable. While it-is a frame town I-find that-the amounts are, in-the aggregate, small and well distributed. The largest policy we-have is for $3,000; that-is under policy No. 820, Emerson & Co., covering $900 on-a frame building and $2,100 on general stock. I-do-not-think that in-case of-a general conflagration we-could-be hurt very badly as-the town lies on-both-sides of-the street and railroad track, which gives a distance of over two hundred feet from one-side-of-the street to-the-other.

Last policy written is No. 530; on hand, Nos. 531 to-550.

Our agents are now in-a building sufficiently large to-advertise their companies by glass signs, and in-view-of-the fact that-they-have never had one from-the "Fidelity," I recommend that-we send them a long, narrow glass sign. I-can assure-you that it-will-be appreciated on-their-part.

Very-truly-yours,—194.

LETTER No. 48.

MY-DEAR-SIR: As no reply has-been received to Mr. Devlin's message and-my letter-of June first in relation to-the Nelson matter, I write again to-say that Mr. Devlin will return from Kinderhook to-morrow-evening. He-has directed me to-say to-you that he-will argue the motion in-the Nelson matter at any-time which-may suit your convenience.

It-was, of-course, unfortunate that Mr. Devlin could-not go to-Brooklyn on Monday last; but it-was impossible for-him to-do-so. I-hope to-hear from-you at-once naming a day when, and place where, the motion can-be heard, and Mr. Devlin will-be on hand.

Yours-truly,—120.

LETTER No. 49.

DEAR-SIR: I-have yours-of-the 28th instant, inclosing quinquennial bonds on policy #8903 issued to J. L. Hoffecker (deceased). I herewith return-the bonds, and beg to-say that they-are only available ten-years from-their date in each-case; the first one fifteen years from-the date of-the policy, which-is ten-years from-the date of-the bond, and-the-other it-is clearly stated is to-become available ten-years from-its date. Should the policy be in-force you-would receive credit for-your unused proportionate share thereof towards-the payment of future assessments, &c. In-the-event of death before these bonds became a claim, the amount to-which they would-be entitled at-the-time specified is retained in-the Mortuary Fund and distributed equitably between-those whose policies are then in-force. Trusting this explanation will-be-satisfactory and-that we-will

receive-the policy duly surrendered, together with-the remittance of-the post mortuary premium by-an early mail. Believe-me, yours-very-truly,—181.

LETTER No. 50.

My-Dear-Sir: I-am perfectly willing to-acknowledge the ability of-your new acquaintance, and do-not dispute his actual experience as advertising agent, and I-know that it-would-be an advantage for us to-employ him if-he-would adhere strictly to-business principles; but we-cannot get along with-him in-the adjacent towns where he canvasses among first class people, for his abruptness is more-than an angel could endure. He-makes people angry and accordingly loses advertisements, which he might otherwise obtain if-he accommodated the advertisers. If-you propose to-go ahead with-the annual dinner above all things don't give the announcement of-it to-this man to-advertise, for he-will demand an allowance or part payment in-advance, and you-cannot count on any alteration being made in-the advertisement after it-is once set-up in type. I-see your-friend is shrewd and adequate to any occasion.

Yours-respectfully,—161.

LETTER No. 51.

My-Dear-Sir: I-inclose herewith the following notices of discontinuances to-be filed in-your office: Lockwood vs. Hawthorne; Mahoney vs. Henderson; Whitehead vs. Manhattan Life Insurance-Co.; Webster vs. Amsterdam Blasting Co.; Lester vs. Sweeney.

I-inclose also the following mortgages to-be recorded:

Harney to Patterson; Dixon to Dickinson; Boutwell to Crawford; Chesterfield to Broadway Savings-Bank; Cuthbertson to Simpson. Charge-your fees to-my-account.

You-will greatly oblige me by returning-the mortgage of Bradstreet to Davidson, mailed you on-the 29th ult., if recorded; if-not recorded, you-will do me a-great favor by attending to-it at-your earliest convenience, as-it-is of great importance that I-have-the mortgage as-soon-as-possible. Yours-truly,—126.

LETTER No. 52.

GENTLEMEN: We-are in-receipt-of-your letter-of-the 24th reporting leakage from one-of-the nine barrels of molasses shipped-you last-week. We-regret this very-much, but feel sure that all-the barrels were in perfect condition when loaded on-the cars at Philadelphia, as each barrel is carefully tested before being filled and sent out. However, we-wish you to-feel entirely satisfied with-your purchase, and if-you-will send us a memorandum of-the amount of leakage we-will give-you full credit therefor.

We inclose herewith our price list, and hope to-be favored with-a continuance of-your orders.

Yours-truly,—111.

LETTER No. 53.

Messrs. Carter, Patterson & Co., London.

DEAR-SIRS: Since writing-you on-the 6th ult., we-have-not received any favors from-you, but we-have-your cables of June 9th and 15th. We cabled-you on-the 8th and 15th.

Black Pepper. We-could-not reply to-your cable of-the 15th, as we-could-not see our buyer sooner-than this morning, but-there-is no use-of talking any-business on-the basis of old contract terms, for Acheen buyers here have had all-they want of-such quality of Acheen and West Coast as was shipped last year. In-fact it-is very difficult to interest any-one in-these grades, even on-the basis of-the London terms, as-to weight, measure, etc., of-which you-have sent us copy. We-understand these terms have-been slightly modified; if-so, please send us a copy-of-the new ones.

The sample of Black Penang you-have sent us is Fair Merchantable, and we presume is from last year's crop. It-is very dirty and light, and would-not-be salable in-this market at any price. Please send us at-once by mail samples of Fair and Fair Merchantable Acheen best, on-the present contract, so-that we-can see whether-or-not the quality will suit.

Singapore Black Pepper. Cole quotes near-by and distant shipment at $7\frac{7}{8}$ c. i. f., and we-made-you this offer for 50 tons, and regret that-you could-not put the business through. We-could-not get our buyer up to-your limit of $7\frac{15}{16}$; but were able to-offer-you this price for 25 tons shipment to-Boston. The freight we-think is little if any-more-than to-New-York, and we-are in-hopes that-you-will-be-able-to put the business through.

West Coast. Your price is so high, and-your message is so involved, that-we-thought it useless to-pursue the matter further. Cole offers good West Coast, prompt shipment, at $7\frac{3}{8}$, and-our idea in giving-you the option of dealing from a parcel soon due was to-enable-you to-take-advantage of-the overside clause, etc. But your quotation of $7\frac{11}{16}$ seems to-us altogether wild. You-say

the lot is Fair Merchantable, guaranteed equal to good Fair, only. If-this-is-the-case, why-not offer it as Fair and save all-this expense of cabling and ambiguity of expression, which naturally creates a suspicion of-the quality in-the mind of-a buyer. Please send us without delay by mail, in two-or-three bags that we-can bulk together on arrival, samples of Fair and Fair Merchantable West Coast, based on-the present London classification.

Gambier. Thanks for-the information of-the advance in-this article; but there-is-no disposition here to-follow it up, or for buyers to anticipate their wants, except at low prices.

Business continues to-drag very-much, not-only in spices, but in everything-else, but we-look for greatly increased activity after-the middle of next month, when people have got over-the annual Fourth of July festivities. As-the country demand must soon improve, and-as stocks here are-not large, the statistical position of Pepper seems to-us to warrant an advance of 1 to-1½ at-least, and if-the London market keeps firm, America will-have to-fall into line and follow suit sooner-or-later.

Cole has 50 tons of Pepper here, on consignment to-his agents, per "Greece." This-is being offered on-the dock at 16 cts., actual weight, sound goods, with-a discount of ½%, and offers of 15¾ cts. are solicited. Now 16 cts. at-the-present rate of exchange is about $7\frac{88}{100}$, from which must-be deducted the freight, insurance charges, discount, and agent's commission. Now, for whose account is-this business being done, and who suffers the loss on-it? Is-it-possible that Cole is selling this Pepper for Merwin? If-so, the latter must also pay him a commission and must realize much less-than

he-would by reselling in London. We-do-not believe that Mr. Gibbon's partners would-be willing to-do this business on-their-own-account, especially where-there-is much risk, and little chance of-a profit. We-would-be-glad if you-could throw any light on what to-us is very mysterious. We-remain,

Yours-truly,—778.

LETTER No. 54.

Mr. D. Donovan, Foreman of Car Repairs.

DEAR-SIR: Replying to-yours-of-the 10th instant in-reference to-three cars destroyed on-the Southern Railway, the trucks of these cars should-be unloaded at-once and-the cars released. Let me-have a statement showing exactly what-is-the matter with-the trucks and I-will request a defect-card from-the Southern Railway to-cover damage.

As regards the two pair of trucks from A. G. S. 6893, give the Stores Department a requisition for two 40,000 lb. trucks, destroy-the old trucks, and advise me when done. Also make bill against-the road which carded the trucks, in-accordance with M. C. B. defect-card. I-have-not ascertained from whom the trucks from A. G. S. car 5048 were received, but they should-be unloaded at-once and put in-the truck patch. Yours-truly,

Master Mechanic,—160.

LETTER No. 55.

GENTLEMEN: We-have your-favor-of-the 9th inst., and in reply will say that-the amount necessary for-you to-pay on-the 10th inst., for deed on contract No. 1976, to-John Harrison, will-be as-follows:

Principal, ...	$4,235.00
Interest to-April 4, 1900, ...	329.25
Difference in-interest to-maturity of contract,	204.10
Total, ...	$4,768.35

upon receipt-of which, with-the contract properly signed, we-will forward-the deed. We-have this-day ordered abstract of title, which-will-be furnished with-the deed. In making-the assignment be-sure that-you get your names in-full therein as grantees, so-that-the deed may-be issued accordingly.

Yours-very-truly,—140.

LETTER No. 56.

GENTLEMEN: A party wants to-sell us the water-right on 150 acres of land on Greenwood Lake for $3,500. Do-you-wish to spend any money at-all in-that direction this-fall? If-so, I-will investigate this right, and if-it carries any water rights with-it I-think it-would-be a good idea to-buy it.

I-understand-that Mr. Hendrickson is getting up a syndicate to-buy the Greenwood Lake rights, with-the sole object in-view of eventually selling out to-the water company.

We-are filling-the wooden pipe as-fast-as possible, and-I-now think we-shall get the water into town by-the first of May. Yours-very truly,—129.

LETTER No. 57.

DEAR-SIR: Your-letter-of-the 1st inst., reporting-your action with-respect to-supplying Jersey-City with

bulk-oil, is received. We-received notice yesterday that tank car for Jersey-City had-been shipped on-the 1st inst., but up to-this-date have-not received notice of shipment to-Elizabeth. You-will please advise Mr. Donaldson to-draw his supplies from Jersey-City until this car can-be disposed of, as-it-is-possible that it-may-not-be taken care-of promptly at Jersey-City when-it arrives. I-note that-you-have made disposition of-our warehouse and effects to-Ellison for $125. This-action is satisfactory. If-you should-not-be-able-to take-care-of the car shipped to-Jersey-City via Penna. R. R. it-might be policy for-you to-have-it transferred to-Elizabeth. When-you receive this-letter, knowing-the situation at Jersey-City, and what-it-may-be for-the next few-days, you-can decide upon what action to-take with-reference to-the-matter.

Yours-very-truly,—183.

LETTER No. 58.

GENTLEMEN: Our agent, Mr. Addison, has forwarded to-us your-letter-of-the 14th inst. to-him, saying that if we-could-not ship "Daisy" as desired, you-did-not want the-other goods ordered at-the-same-time.

We-beg to-say that in transmitting-the order to-us, Mr. Addison made no mention of any-such condition attaching to-it, and-as there-is a good-deal-of expense and inconvenience connected with making so small a quantity of-a special brand, we-declined your order for "Daisy."

Mr. Addison, on-receipt-of letter-of-the 14th inst., wired us not to-ship any of-your order if we-could-not send-the "Daisy," but we-had shipped all but-the

"Daisy" before his telegram was-received, and-the goods are now on-their-way to-you, and-we presume you-have received invoice ere this.

Yours-respectfully,—152.

LETTER No. 59.

DEAR-SIR: We inclose herewith a-letter from J. T. Robertson, of Tyson, which-will explain itself. There can-be no harm in executing-a deed of-this-kind, as-it simply confirms one previously given and-which-is particularly described. If-you execute it, please return it to-me so-that I-may forward it to Mr. Robertson. Should-there-be any charges for fees that you-think Mr. Robertson ought to-pay, please advise me and-I-will collect. I-think, however, as-it-is merely to correct an error in-a former deed, that it should-be without expense to-him. Yours-very-truly,—107.

LETTER No. 60.

GENTLEMEN: We-understand that you-are about to fit up a new factory and-will need a large quantity of belting. We-are agents for-this class of goods and would-be-pleased to-quote-you prices thereon if-you-will give us the length, width, and weight of belt desired.

We-would also be-pleased to-quote-you prices on hose, packing, or any-other supplies in-our line you-may-be in-need-of. Price lists are mailed under separate cover. Yours-very truly,—86.

LETTER No. 61.

DEAR-SIR: When our Mr. Chadwick saw-you about four weeks-ago, you agreed to-settle in-a-short-time the

back account of Donaldson & Company, amounting to-$123.50. Since-then potatoes have advanced considerably in price, and we-have-been hoping that-you-might settle-the matter by shipping us some. The market is firm at $1.75 per barrel for good farmers' stock.

Hoping to-hear from-you soon, we-are

Yours-very-truly,—84.

LETTER No. 62.

DEAR-SIR: We-have-not as yet received pumper's report of-the Albertson wells for-the week ending December 30th. These reports should-be here as-soon-after-the first of-the month as-possible, so-that we-can make-up the monthly statements. Mr. Emerson requires these statements to-be-made up before-the 10th of-the month; so you-will-see how necessary it-is for-us to-have the pumper's reports come in promptly.

Please hurry the report along, and in-future get it in as-soon-after-the close of-the month as-possible.

Yours-very-truly,—103.

LETTER No. 63.

DEAR-SIR: We-are in-receipt-of-your favor-of-the 20th, confirming telegram of-that date. We-regret very-much that by-an oversight our shipping clerk sent-the moulding on-the day the order was-received. The writer did-not discover-the mistake until the material had gone. However, we expect the-other goods ordered to-go forward promptly on steamer sailing Wednesday.

Trusting that-the delay may-not cause you serious inconvenience, we-remain Yours-very-truly,—81.

LETTER No. 64.

DEAR-SIR: Inclosed herewith I hand you run tickets Nos. 2012 and 1945, L. & C. Frankfort; and ticket No. 1683, R. I. & D., Frankfort, which we-cannot figure out as per your statement. Please make corrections, if-you-have erred, and inform us when-and-where they will-be shown, returning tickets to-this office by-an early mail. Yours-truly,—72.

LETTER No. 65.

DEAR-SIR: At Haverstraw I examined what few risks we-have in-force and find that while-our business is small yet it-is-the cream of-the business at-that-place; but owing to-the strong competition our agents have-been unable to-do as-much for-us as they hoped to-do. They believe, however, that-they-will-be in-a position this-fall to-control more of-the business risks than they-have in-the past.

Last policy written is No. 613; on hand Nos. 614 to-625. Inclosed please-find order for-another block-of policies. Yours-truly,—108.

LETTER No. 66.

DEAR-SIRS: Your-letter-of-the first inst. is at-hand and we-beg-leave to-say we-have-no unfilled orders for-you. Our agent, Mr. Garretson, said we-might enter-your-order for 10 15-pound butts of "Orinoco" if-we-would hold shipment until the 20th inst., but as we-could-not consent to-do this, having refused all-such applications, we-did-not enter-your-order. May we

now enter-your-order for 25 6-pound and 10 12-pound butts at-our regular price of 39 cents?

Yours-respectfully,—101.

LETTER No. 67.

DEAR-SIR: Replying to-your favor of recent-date, we-have discontinued the issuing of Catalogues and circulars, as we-find it more satisfactory to-quote parties direct on-their-own specifications. If-you-will let-us-know exactly what-your requirements are in-the-way-of Machinery and equipment, we-will-be-pleased to-quote-you. Thanking-you for-the inquiry, we-are

Yours-respectfully,—66.

LETTER No. 68.

GENTLEMEN: After getting-the car to-the shops for-the-purpose-of correcting-the brake troubles, we-find several points to-which we-desire to-call-your-attention and-which-must-be corrected. The brake relief springs are entirely too light and, as-a result, the brake-shoes still cling to-the wheels after-the air is thrown off. Please send us immediately a sufficient number-of springs of adequate strength to-replace all-of-the lighter springs on-the cars you furnished. This will require sixty-four springs for-the cars you-are building. We-wish further to-call-your-attention to-the bolts connecting-the levers of-the brake rigging. An examination of these bolts shows that they-are of-the poorest quality of iron and-have already worked about half in two. This trouble can-be corrected by-using-a properly

tempered steel bolt and by increasing-the bearing surfaces of-the brake-rods at-the points of coupling.

Yours-truly,—178.

LETTER No. 69.

GENTLEMEN: I-am in-receipt-of yours-of-the 26th inst. I-am-sorry-that-you did-not receive my first letter in-regard to-a copy-of-the ordinances of-your city. I prepared quite a number-of such-letters, some addressed to-local attorneys and others to-the agents of-the company, and it-may-be the letter that-was intended for-you went to-the agent, although I-have-no report from him either.

What I-want is-a copy-of all ordinances affecting railroads and particularly all-such as in-any-way affect our line. This-is for a special purpose and-the persons requesting it are crowding me. Please attend to getting-the copies as-soon-as-you-can and forward them to-me. Any expense you-are put-to I-will pay.

Yours-truly,—141.

LETTER No. 70.

DEAR-SIR: We inclose herewith our warranty deed to-J. R. Sedgwick for land in section 10-63-54, for-which the full consideration is $10,000. Of-this amount there-has-been paid $6,500, leaving $1,500 more to-be paid in-cash, and-a note and mortgage for $2,000.

We-have prepared the note and mortgage, and herewith inclose same with-the abstract of title. After Mr. Sedgwick and-his wife have executed the note and mortgage and paid the $1,500 in-cash, please deliver

the deed. See that-the deed is filed for record, and-also have-the mortgage recorded and-the abstract brought down, so-as to-show the deed and mortgage. When closed, please forward-the note, mortgage, and abstract, with draft for $1,500, less your charges and fee for recording-the mortgage.

Yours-very-truly,—162.

LETTER No. 71.

GENTLEMEN: We send-you to-day by-express prepaid, samples representing-a lot of plug tobacco we-have on-hand, which we-are offering at-a great sacrifice under cost. It represents an excess of-a lot of goods made some-time-ago for a special purpose, first grade, standard quality in every-respect, and of-which we sold large quantities at 38 cents per-pound. We inclose herewith card showing quantity of-each sample on-hand. We offer-you these goods at 30 cents a pound f.-o.-b. Lynchburg. While we-make this quotation on-the entire lot for-the purpose-of clearing it out, if-it-is too large a quantity, and you-would like to-purchase only-a portion of-it, please let-us hear from-you and we-will give-the matter favorable consideration, if we-have-not in the meantime committed ourselves to-others to-whom we-are offering-the lot.

Yours-very-truly,—162.

LETTER No. 72.

DEAR-SIR: Superintendent Farnell informs-me that-the Drainage Commissioners are about to-construct a

ditch crossing our road at Orange about two miles east of New-Haven, and-that it-is requested that he-make arrangements, by tearing-up the track to-admit the passage of-a dredge-boat. He-is-not inclined to-do this if-it can-be avoided. You-know the road is in-the hands of-a receiver and any interference with-his possession, without leave of court, might get all parties into trouble. I-have-had no information in-regard to-this ditch or-the proceedings leading up to-it. Has-the receiver been made a party to-the steps necessary to-proceed with-the ditch?

Please give-me such information as you may-have regarding-the legality of-the measures taken to-make-this improvement. Understand that-I-am-not disposed to-interfere with any reasonable arrangements that can-be-made to carry-out the-Commissioners' plans. I simply want some information.

Yours-truly,—171.

LETTER No. 73.

DEAR-SIR: Referring to-your correction on Urey 1 to Montgomery, W/B No. 1359, dated February 3, changing weight from 34,200 pounds to-44,400 pounds: Our Weighmaster is usually very careful in-his weighings and-I-am at-a loss to understand-the corrections in weight. Our scale weight for car was, gross 68,700 pounds, light 34,500 pounds, net 34,200 pounds. You show on-your correction, gross 78,800 pounds, light 30,400 pounds, and net 44,400 pounds. I note that even the light weight does-not agree. Will-you-kindly advise us of cause of difference?

Yours-respectfully,—133.

LETTER No. 74.

DEAR-SIR: Replying to-your favor-of-the 12th inst., we-beg-leave to-say that each Pneumatic Tire Wheel is accompanied by a pump for-the-purpose-of inflating-the tires. This pump is usually packed with-the saddle and pedals in-the box in-the corner of-the crate. You-will-find a cap on-the nozzle of-the pump, which, being unscrewed, leaves-the nozzle so-that it-can-be screwed into-the valve of-the tire, first removing-the cap from-the valve.

From-your letter we infer that-you either overlooked the pump or did-not receive-it. If-you did-not receive one, we-will forward one to-you on-receipt-of-your reply. There-is a book-of instructions which accompanies each wheel, giving-you-an idea-of how to-take-care-of the tire. We-trust the foregoing will enable-you to-properly adjust your wheel without further difficulty. If-there-is-anything we-have-not made plain to-you, we-shall-be-pleased to-write-you further on-the-subject.

Yours-very-truly,—183.

LETTER No. 75.

GENTLEMEN: Replying to-your favor-of-the 21st inst., regarding shipment of yellow pine lumber in L. & N. Car No. 153, originally consigned to-your Company at Knoxville: This shipment left Houston on-the 20th inst., passing over our track scales on-that-date, and was delivered to-the L. & N. R. R. Co. on-the 21st, destined to-Marion Junction, Nashville, Tenn., c/o Tennessee Central Railway. I-find our agent at Houston has issued correction on-his way-bill changing

name of consignee to-read Haywood Lumber Co. As instructions for changing name of consignee and destination did-not reach-us before-the shipment left Houston, it-may-be possible that-your instructions cannot-be carried out before-the car reaches its destination. However, we-have-taken-up the matter with-a view to-carrying-out your instructions, and remain

Yours-very-truly,—152.

LETTER No. 76.

DEAR-SIR: At Hagerstown I examined our risks in-force and found them all desirable. We lost risk under Policy No. 364 at expiration owing to-the fact that a rival agent made the insured believe that he-could give-them better rates than we-could. Upon investigation I-found that he-had written this factory for five years. Our agent was under-the impression that we-did-not care for risks for-such-a long term, but I-have informed him to-the contrary. He-had never-had any experience in insurance-business when-he took-the agency from our former agent at-that-place, the latter having resigned. The new agent is-a good man, and enjoys the-confidence of-all-who know-him, and I-feel confident that in-future he-will obtain some business for-us. We-are at-the-present-time the leading company in-the agency.

Last policy written is No. 840; policies on hand, Nos. 841 to-850. Yours-very-truly,—176.

LETTER No. 77.

GENTLEMEN: I-have-your favor-of-the 5th inst. The rate as quoted you in-my previous letter on material

from Kansas-City to-Santa-Fé has-been in-force for some-time, and I-do-not-understand why our agent at Santa-Fé should inform-you that he-has-not received notice of-the rate. I-will-take-the matter up with-him immediately. In-the-meantime you-may go-ahead and order your shipments forward, and we-will protect the rate quoted you.

Regarding rate on-all goods from Jackson to-Santa-Fé I-would-say that I-prefer to-have-you inform-me of what-the goods will consist, as I-do-not care to name one rate on-all classes of freight from-this-point to-Santa-Fé. Yours-truly,—134.

LETTER No. 78.

DEAR-SIR: At Jefferson I-went over-the business risks with our agent and examined as many of-them as-possible, and I-find that we-have some outside business. I-have discouraged our agents as-much-as-possible from giving us business of-this-class, saying to-them frankly that-we-do-not care for-it, and would consider it as-a favor if-they-would relieve us of-it, as-it-has in-the past proved unprofitable. For-your guidance I-would-say that-I-have instructed them to-drop at expiration Policy No. 975, issued to Ewing & Johnston, covering general merchandise at Jackson.

Last policy written is No. 1001; on hand, Nos. 1002 to-1100. Very-truly-yours,—133.

LETTER No. 79.

DEAR-SIR: We-are in-receipt-of-your favor-of-the 19th inst. We-are sorry that-you-have-not-been able-

to favor us with more business this season, but from-the course our market has taken it probably has paid you better to-ship elsewhere. After-you get all-the poultry you want for cold storage we-believe you-will still have considerable stock to-ship, and if our market will pay-you we-would-be pleased to-have-you ship us. Receipts and invoices of poultry are running lighter and-the tone of-our market is very firm; to-day sales are making at 8 to-10 cents. We-will post you occasionally and hope to-hear from-you.

Yours-truly,—126.

LETTER No. 80.

DEAR-SIR: We-wrote-you several-days-ago please to-return us the samples of Dresden goods which-we sent-you, as we-have disposed of-the carload in-this-city and desire to-make a full delivery. We-will thank-you, therefore, to send us these samples by express upon receipt-of this, and very-much oblige

Yours-respectfully,—60.

LETTER No. 81.

DEAR-SIR: You-are placing orders for small lots of goods and at-this-time-of year are more-than-ever compelled to-have-them shipped to-you promptly and in good shape. You-also wish to-have the best class of goods obtainable at prices which-will enable-you to compete for-the trade. With these points in-view we inclose herewith our price list from which we quote-you discount of 50 and 5 %, f.-o.-b. cars Cincinnati 60 days, or two per-cent. for cash in ten-days.

These prices are for clean, high grade stock, packed

with care and shipped promptly. Our large factory facilities, combined with our great storage room and new warehouse at-this-point, enable us to-offer these advantages. We manufacture all-our goods, guarantee their quality, and know we-can give-you better satisfaction than any-other house doing business from this market.

Hoping to-be favored with-your orders, we-are

Yours-truly,—166.

LETTER No. 82.

GENTLEMEN: I respectfully return papers in-your claim of April 7th, for alleged damage to-one box-of crockery in consignment of household goods to-you per B. & O. R. R. to-Baltimore, manifest No. 243, April 1, amount of-your claim $25.75.

A thorough investigation of-this-case shows that shipment arrived in good condition and-that-we hold clean receipt from-you. This box was of-such-a nature that had-the crockery been broken while in-our-possession, it would-have rattled at-the-time-of delivery and broken pieces would-have fallen through-the slats, which would-have called our delivery clerk's attention to-the damage. Shipment was evidently broken in transit between our depot and-your-place-of-business. I-am advised by-our correspondents under-the-circumstances respectfully to-decline the claim.

Yours-truly,—147.

LETTER No. 83.

DEAR-SIR: We infer from-the building permits that-you intend to-purchase a 30 horse-power boiler, and

if-you-have-not yet ordered it we-would-be pleased to-hear from-you The writer will call and see-you in-regard to-it, as we-are in-a position to-quote bottom prices on any type-of boiler you-may desire to put in. If-you-would consider a second-hand boiler we-have several on-hand, in first-class order, which we-can sell-you at-a low price and give a certificate of inspection. We-shall-be-pleased to-hear from-you in-regard to-the matter. Yours-truly,—114.

LETTER No. 84.

DEAR-SIRS: We-are in-receipt-of-your favor-of-the-10th inst., and note that you-have 10 15-pound butts of "Solace" on-hand. As we-have dropped "Solace" from our list, if-it will be an accommodation to-you we will exchange what-you-have on-hand for-an equal value of "Old Virginia" or "Tar Heel" plug; or if-it will enable-you to-dispose of-the goods we-will make-you an allowance on-them of six cents a pound to-avoid the expense of returning goods here. Please advise us how-you wish the matter settled.

Yours-very-truly,—108.

LETTER No. 85.

GENTLEMEN: Referring to-the inclosed, we-beg-leave to-say that we-are willing to accept your order under our recent circular for whatever quantity of-our "Lone Fisherman" you-may feel inclined to-take. We return-the order card herewith as we-do-not-feel like taking-the responsibility of deciding how-much to-ship-you. We-have so-far accepted orders on-this deal for-

such quantities as-our various customers have themselves specified. Yours-very-truly,—80.

LETTER No. 86.

DEAR-SIRS: Your-favor-of-the 25th inst. received, and we to-day wired-you as-follows: "Can put 80 horse-power vertical boiler in space given." There-was-an error in quotation in-our letter-of-the 21st inst., and-we wired-you later that-the price would-not include freight. We inclose-you herewith specifications for-this boiler, and hope you-may-be-able-to close with-the parties; but we-do-not care to prepay freight, as we draw for one-half-the amount of-our bill on-receipt-of bill of-lading by-the purchaser. The freight would-be a small item, probably not over $25, and should-be paid by-the purchaser. Very-truly-yours,—125.

LETTER No. 87.

DEAR-SIR: I-have-your-letter-of-the 3d inst., with-reference to-notifying connections when we-have live-stock shipments going-to points beyond our line. It-has always-been our custom to-wire this information to-our connections, and-as-I-have-never heard any complaints, I-supposed this-was being done. However, I-have to-day written our Train Master fully that this-is to-be-done, in-all-cases. I-hope that we-may have no future failures in-this direction.

Yours-truly,—101.

LETTER No. 88.

DEAR-SIR: Your-favor-of-the 23rd inst. was duly-received and we-thank-you for-your-order which shall-

have our prompt attention. Replying to-your inquiry concerning our cash discount we inclose-you our current price and descriptive lists. You-will-note that-there-is-no discount on-our goods other-than 1 % for cash remittance received within ten-days from date of invoice. Yours-respectfully,—71.

LETTER No. 89.

DEAR-SIR: Inclosed herewith letter from Mr. J. Treadwell, of Princeton, N. J., requesting rates and divisions on first to fourth class, Anderson to Harrisburg, during-the-month of April, 1900. Inasmuch-as our file pertaining to divisions on-this eastern business is hardly complete, this-letter is respectfully referred to-you. I-have informed Mr. Treadwell that-you-will reply to-him direct. I-wish you-would kindly give Mr. Treadwell the information he desires.

Very-truly-yours,—83.

LETTER No. 90.

GENTLEMEN: We-are in-receipt-of-an order through our Mr. Harold Jamieson, tendered him by-you for various goods, which-would in-the aggregate amount to-$231.75. We-regret to-say that we-cannot obtain sufficient information to warrant us in extending to-you a line of credit, and can accept-the order referred to only on condition that-we-ship-goods with sight-draft attached to-bill-of-lading. Or, if-you prefer, we-will ship goods on-receipt-of remittance for-the amount quoted, less 1% for cash.

Yours-respectfully,—100.

LETTER No. 91.

DEAR-SIR: Please see your Way-bill 163, October 20, consignment of household goods to Montgomery for re-billing to-the east via-the Seaboard Air Line Railway. As originally billed, this freight should-be prepaid, and there-is-no reason why-you should-not-have collected at-the-time you accepted. We-are unable to-collect freight charges at destination and you-must collect from-the shipper. This-letter will carry a debit of $4 for-the relief of-the Montgomery station, applying on-your October account. Yours-truly,—93.

LETTER No. 92.

DEAR-SIR: I-have-yours-of yesterday, regarding intersection of-our old and new lines, and amount of rail on hand. Our Storekeeper advises that-there-is a-great-deal more rail on-hand than we expected to find. It now looks as-if we-should-not need over six miles of rail to complete the entire new line, and-I-have-no-doubt that Mr. Campbell, Chief-Engineer, will-be-able-to get this amount and keep us going. Does the Foreman of-the Construction Gang know about-the narrowness of-the dump? When our engine is out on-this line, great care must-be exercised to-avoid accidents. We-might stand having-a car go over-the bank, but we-do-not want to-take any chances on capsizing-an engine. Yours-truly,—135.

LETTER No. 93.

DEAR-SIR: I-have-your-letter of January 23d. Your explanation in-regard to-the Gleason lease is-not at-all

satisfactory, and in-my-judgment you-had better put two men to-work on-this power. I-think-you-will-find by-looking into-the matter that-your wells are-not being run at night as-they should-be. In-regard to-drilling-a well on-the Clifford place, if-you-think best, you-may do this at-the north-east corner of-the lease.

Yours-very-truly,—89.

LETTER No. 94.

DEAR-SIR: I-am in-receipt-of-your favor-of-the 12th inst. asking rate on spruce lumber. The question of rate on spruce lumber from points named in-your-letter is now being considered, and-I-will inform-you later concerning it. Rate on shipments coming from-all points on-the I. & C. is 4 cents per 100 pounds and I-would-not care to-change it at-present.

Yours-very-truly,—77.

LETTER No. 95.

DEAR-SIR: Referring to-Mileage book No. 67848, issued by-you Jan. 15, 1902, to Mr. George K. Peters and family, consisting of five persons besides the original purchaser; and to-the report for the same sent in by-you with only two names thereon, viz., Mr. George K. Peters and Mrs. Susan Peters, and to-your letter in-which-you say you-have-not the names that-are in-the mileage book and therefore return-the report without-the names being inserted thereon. This information should-be in-your-book "Record of Tickets Sold." In-the-future, please be careful to enter-the names that appear in mileage books both on-your report to-this office and in-your-book " Record of Tickets Sold."

Yours-truly,—134.

LETTER No. 96.

DEAR-SIR: Inclosed please-find policy, Germania Insurance-Co. It-appears that Mr. F. G. Wagner, who resides at Utica, has purchased this property. Our Utica agent, Mr. D. S. Van-Nostrand, asked permission to-write this property. This I-declined, as-the property is located in-your bailiwick; but I-said to-him that-he might write the policy and forward it to-you, and-that-you would allow him 5 or 10% commission. This he agreed to-do, and I-now forward-you the old policy, which describes the property. I-have-said to-our agent that you-would write it at-the prevailing rate. Please forward policy with-your bill to Mr. Van-Nostrand at Utica, and he-will remit-the amount, less his commission; in-this-regard do what-you think is proper.

Yours-very-truly,—144.

LETTER No. 97.

DEAR-SIR: Returning your-letter-of October 25: Your Form 550, report of oil, tallow and waste issued to-engines, should show the actual amount of oil issued to and-consumed by engines, including oil furnished by-the Trenton shops. If-the Northern Division is entitled to any credit for oil issued to-engines going to-the Southern Division, this should-be charged to-the Southern Division on department bill and credited to-your accounts. If-this has-not-been-done and-your oil, tallow and waste report, Form 550, has-not shown the facts in-the-case, beginning with October, see that it does, as these figures are taken and-are supposed to-be the exact amount of oil used by-your engines.

The report of-the Southern Division is made up correctly and I-do-not see why that of-the Northern Division cannot-be made-up correctly also.

Very-truly-yours,—159.

LETTER No. 98.

DEAR-SIR: The General Manager informs-me that he-will cancel the order for run of mine coal and hereafter you-will-receive screened lump coal as formerly. Please watch this coal carefully, as-the mine people have gotten into-the habit of furnishing us run of mine coal for-the last thirty days and we-may get some badly screened lump, containing-a large percentage of slack, etc. Therefore instruct your foremen and-all concerned to give-you prompt reports of-the condition of-this coal in-order to-enable-me to-check it up if-it comes to-us in bad shape. Yours-truly,—106.

LETTER No. 99.

DEAR-SIR: Replying to-your favor-of April 20, in-regard to-passenger statistics: The weekly report which-you are now making, showing-the distribution of passenger earnings, furnishes all-the information we-desire for each week. In-regard to-the month: If-you could condense the statement made for Mr. Willard and remodel it so-as-to give-me a general idea as-to what roads are selling our tickets, and via what connections we-are receiving business, it-will-be satisfactory. It-will-not-be necessary to give the revenue, but only-the number-of tickets received. Yours-truly,—103.

LETTER No. 100.

DEAR-SIR: Beginning February 10, this company will settle for-its prepaid ticket orders by including-their value in-its ticket reports to-foreign roads for-the month in-which-the orders are issued, and-will accept similar settlement from foreign roads for prepaid ticket orders of-their issue drawn on-our company. All prepaid ticket orders issued prior to-February 10 should-be settled by draft or special remittance as heretofore. Please acknowledge receipt. Yours-truly,—79.

LETTER No. 101.

GENTLEMEN: Replying to-your favor-of-the 3d inst., we-regret to-say that we-are out-of Halters No. 11 and Cattle Tie Irons. We expect these goods in-a few-days.

We-ship-you to-day the Oxbows, Single Bit Axes, Chains, Peerless Wringers and Meat Cutters, and trust they-will reach-you in due season. Thanking-you for-the order, we-are Yours-truly,—68.

LETTER No. 102.

The D.-L.-&-W. R. R. Company, Jersey-City, N.-J.

GENTLEMEN: Referring to-your inquiry of-the 18th inst. we-regret to-say that it-will-be impossible to-meet your specifications and furnish the grade of Norway pine therein named at-a price which-would-be satisfactory to-you owing to-the fact that it-is hard to-get Norway pine free from knots, sap, etc. We-are unable therefore to give-you a price on-this material. It-is possible you-might think favorably of fir wood for-this-

purpose. We-mention this because several large rail-road-companies are using fir wood in-preference to-Norway pine. If-this-subject would interest you we-should-be-pleased to-make-you a price on fir wood, believing it-would-be entirely satisfactory to-you in every-way. Kindly let-us hear from-you at con-venience, and oblige Yours-very-truly,—153.

LETTER No. 103.

DEAR-SIR: This morning Engine No. 59 was de-livered at Hunt and Water Streets without brake. The driver brake on-the right-hand side was without head or brake-shoe. I-am informed by Mr. Allen that he-has-no supplies which-would enable him to put Engine No. 59 in good condition. Engine No. 62 was de-livered with dump-grate down, causing-a delay of twenty minutes. Yours-truly,—73.

LETTER No. 104.

DEAR-SIR: Please note letter next attached, from-the Superintendent of Transportation, in-reference to-billing bad-order cars south instead-of billing them back to-Troy when they-are south of Troy; for-instance, any-where on-the third district, south of Saratoga, where they cannot-be repaired at Round Lake. Please return papers. Yours-truly,—66.

LETTER No. 105.

DEAR-SIR: We-beg to-call-your-attention to-the manner in-which our advertisement has-been printed

in-your-paper during-the last week. In-the-first-place, you-have given us a poor position. Our advertisement has appeared on-the woman's page twice this week. As we appeal exclusively to men, who-are-the principal purchasers of-our goods, you-can readily see that-the advertisement will do-us little or no good if put on-the woman's page, as men are-not generally supposed to-be interested in-those pages to any great-extent. As you-are-aware, our contract specification stipulates that our advertisement is never to-appear on-the woman's page, but always on-the financial or sporting pages; also that it-is always to-be placed next to, or following reading matter. You-have placed our advertisement recently at-the top-of-the column, and several-times had it in with other advertising matter. The printing, too, has-been very poor for-the last week. We-think perhaps-the electro is worn-out; if a new plate is needed, notify us and we-will send another at-once.

We-have made no complaint about-the-way you-have-been doing our work, but we-must-have better work than you-have-been giving us for-the last week or we-shall-have to-discontinue our advertisement.

Yours-respectfully,—233.

LETTER No. 106.

DEAR-SIRS: We-are in-receipt-of-your favor-of-the 15th inst., inclosing order for bar iron. We-have entered-the specifications and-will forward to-you what-we-can from stock about-the 20th. The balance we-will have to-make, and we-do-not-think we-shall-be-able-to ship it before-the latter-part-of August, as

we-close-down on-the-first-of next month for the annual inventory and repairs.

Trusting this will-be-satisfactory, we-remain

Yours-truly,—87.

LETTER No. 107.

DEAR-SIR: We-regret that we-are compelled to-decline the manuscript you kindly submitted to-us for examination. For various reasons a manuscript may-not-be adapted to-our magazine and-yet meet with acceptance elsewhere. We sometimes accept manuscripts declined by other publications, and often find that those we-have declined are accepted by other periodicals. The return of-a manuscript, therefore, does-not necessarily imply lack-of merit or unfitness for publication. We esteem it a favor to-be allowed to-examine manuscripts, whether they prove acceptable or-not.

Please excuse-the absence of specific criticism which-is rendered impossible by-the great-number-of manuscripts submitted to-us. Thanking-you for-your courtesy, we-are Very-truly-yours,—122.

LETTER No. 108.

DEAR-SIR: We-find the manufacturer has made an annoying mistake in-the last shipment of paper under-date of March 1st. The order was given in-accordance with-your agent's order and-we supposed it-was filled, and-our account was-rendered to-your company on-the regular blanks accordingly. We-find, however, that in-the shipment to-Baltimore 100 reams were sent instead-of 50 reams as ordered, and in-the shipment to-

Annapolis 200 reams were sent instead-of-the 500 ordered. We-regret exceedingly that-such-a blunder should-have-been made. The manufacturers have apologized, but this does-not diminish the feeling of annoyance. We-would suggest that perhaps-the best way to-settle-the matter will-be for-you to-make a further requisition for-the excess of paper either now or later when-you may require an additional amount.

Yours-very-truly,—156.

LETTER No. 109.

GENTLEMEN: Yours-of-the 17th at-hand ordering one-half dozen books which went forward to-day by-mail. I-can furnish in any amount you-desire. The better way to send is by mail, for-which I-shall-have to-charge-you three cents per book. I paid the postage on-those to-day because-you seemed to-be in-a hurry. By making-a number-of parcels and sending by post the cost is much-less-than by-express, being, as I-say, about three cents each. In-future orders please add that amount to-remittance for each book ordered and-I-will forward on-the-day order is received.

Very-truly-yours,—117.

LETTER No 110.

DEAR-SIR: I-return herewith invoices dated October 1 and 5, together with statement dated November 1, and would respectfully call-your-attention to-some former correspondence on-this-subject, particularly your-letter-of October 9. Trusting that with-the information now furnished you-will-be-able-to correct our

account on-your-books, and-that-you-may favor us with-a-letter stating that our account stands balanced, we-are Very-truly-yours,—74.

LETTER No. 111.

DEAR-SIR: Inclosed herewith please-find shipping memorandum for-the 1 Franklin Hand Perforator shipped by-express; also bill-of-lading for-the 1 30-inch Front Lever Paper Cutter. These should come prepaid. If there-are any charges on-this, please return-me the paid freight-bill with-the inclosed bill-of-lading. Yours-very-truly,—58.

LETTER No. 112.

GENTLEMEN: We-are sending-you through our branch office a copy-of our new map of-the world, size 40 x 60 inches. This-is a very handsome, well-made, lithographed map, absolutely accurate, mounted on rollers, and-is something which we-think will-be-found very serviceable in-your class room. While geography is-not ordinarily part-of-a commercial course, yet its importance to-young-men and women preparing for commercial life cannot-be over estimated. We-have gone-to-considerable expense in preparing this map, and trust you-will give-it a prominent place in-your school room. Yours-very-truly,—106.

LETTER No. 113.

DEAR-SIR: Replying to-your favor-of-the 9th inst. we-would-say that we-will refer-the matter of making-

you an additional loan of $500 on-your-farm property to-the board-of-directors next Monday evening, the 12th inst., at-their regular meeting, and as-soon-as-the board has determined what it-will do in-the matter we-will write-you. Very-respectfully-yours,—72.

LETTER No. 114.

GENTLEMEN: We-have-your favor-of-the 8th inst. informing us that-you-will-have for-sale this fall from 600 to-700 head of good native two and three-year old steers which you-would contract for October delivery at $4.25 a hundred. The price does-not seem unreasonable and we-will try to-get some-one interested in-the deal. If-you sell, or conclude to-make any change in-the price, do-not-fail to-notify us of-the fact.

Yours-very-truly,—93.

LETTER No. 115.

GENTLEMEN: We-are in-receipt-of-your esteemed favor-of-the 9th inst. and regret to-learn that-the Olive-Oil recently sent-you is-not giving satisfaction. We-have-been selling this Oil for a number-of years and assure-you there-is-no purer quality of Oil made. We-will have our salesman call-on-you on-his next trip to-your city and-make satisfactory arrangements with-you regarding it. We-have-had no complaints heretofore, and cannot-understand why this shipment alone should-be so unsatisfactory.

Hoping this explanation may-be acceptable to-you, we-remain Very-truly-yours,—103.

LETTER No. 116.

DEAR-SIR: In-regard to-the cottage which I-am building for-you at Pine-Hill I-would-say that it-has-been a difficult matter to-build a house so-far-away from a market where materials such-as-you wish can-be had. I-will do my best to-build a house which shall please-you in every respect. Thinking you-may-be anxious to know how-the matter is progressing I-submit this information. Yours-respectfully,—79.

LETTER No. 117.

DEAR-SIR: We-are in-receipt-of-your letter-of April 3, inclosing Post-Office money-order for $8, which-has-been duly placed to-your credit. You-will-not require a new deed, as-the court proceedings will show that-the property was sold to-you, and-the record will-be-sufficient to-show your title. Yours-truly,—60.

LETTER No. 118.

GENTLEMEN: We-thank-you for-the order contained in your-favor-of-the 10th inst. The goods ordered will-be shipped as directed, except-the Smoked Sturgeon, which we-are entirely out-of. We still have on hand a case-of Cromarty Bloaters which we-could let follow this shipment if-you-will notify us by return-mail that-you-can use them. After these are sold we-shall-have no-more in-stock until the fall.

Yours-very-truly,—81.

LETTER No. 119.

DEAR-SIR: Your-favor-of-the 24th inst. was duly-received, but we-did-not reply to-it before because we-

were at-a loss to know how to-advise-you. As-the market looks to-us now we-think it advisable to-ship. Prices are too-high to hold cattle that-are ready and take-the risk of selling later-on. We-will give your cattle the best selling we-can when-they come in.

Very-truly-yours,—80.

LETTER No. 120.

My-Dear Sir: Your-letter-of April 15 is received. It-is likely that I-shall-be in Cincinnati during-the first half of-the month. Some-time during-the-month I-shall-be making-a trip to-the east, but from present appearances I-shall-not-be-able-to get off before-the 15th. I-hope-you-may find it convenient to-make-your journey by-way-of Cincinnati, where I-shall-be-pleased to-meet-you and improve mutual acquaintance.

Yours faithfully,—86.

LETTER No. 121.

Dear-Sir: Bridge No. 125 has-been taken-down and trains are now running over false work. The piers are entirely completed and as-soon-as sufficient time has elapsed to-make-the masonry capable of bearing-the new bridge, we-will-be ready to-have-it put up. Two cars of material for-this bridge have arrived. By-the time this bridge is up, we-will-probably have Bridge No. 116 out-of-the-way and-the false work in, and we-can then go-ahead on-such other bridges as-you want taken-out, thus keeping ahead of-the regular bridge gang. This-is for-your information.

Yours-truly,—115.

LETTER No. 122.

DEAR-SIR: We-are in-receipt-of-your esteemed favor-of-the 18th inst. If-you-would price your cattle at-a lower figure we-would send some-one down to-look them over. We-are-not anxious to-buy at-this-time, and do-not-know-of any-one-else whom we-could interest in-them.

We know-of several bunches of range cattle for fall delivery that-we-think could-be bought at-the right price. They-are in excellent condition and for feeding purposes there-are no better cattle. Thanking-you for-your prompt reply to-our last letter, and hoping to-hear from-you soon, we-are Yours-truly,—114.

LETTER No. 123.

DEAR-SIR: On-the-1st-of August, 1901, you-shipped, per Steamer City-of-Cairo, one crate of crockery to-Warner & Simmons, Alton, Ill. On arrival of-the freight at Alton, it-was-found to-be broken, and part-of-the shipment missing, and consignees refused to-take-the delivery of-the crate. Please furnish us with orders for-its disposal as quickly as-possible.

Yours-truly,—71.

LETTER No. 124.

GENTLEMEN: We-ship-you to-day by Penn. R. R., as per inclosed bill-of-lading 1 No. 10 Regulator. Please put this Clock in-perfect order and return it to-us at-the earliest possible time. If-you-cannot do this work at-once, kindly notify us by return-mail and we-will make other disposition of-it.

Yours-truly,—72.

LETTER No. 125.

GENTLEMEN: We-have-your favor-of-the 30th ult., and in reply regret to-inform-you that we-cannot accept your proposition to-supply the 1000 page Letter Copying Books, full duck binding, at $22 per-dozen. The price we-quoted is-the lowest we-can afford to accept. Awaiting-your reply, we-remain

Very-truly-yours,—63.

LETTER No. 126.

DEAR-SIR: We-are in-receipt-of-your favor-of-the 20th inst. and we-have cancelled your order for 4 boxes of Fancy Toilet Soap. We-trust your instructions to-cancel the order are due to-your being overstocked and-that-we-shall-be favored with-your further orders.

Very-truly-yours,—54.

LETTER No. 127.

DEAR-SIR: Replying to-your recent favor we-beg-leave to-say that our board-of-directors does-not care to lend money at-the-present-time on farm property situated in-the Valley. It-would-be pleased, however, to-take some good properties in-the town.

Very-truly-yours,—50.

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